What is claimed is:

1   1. A method for creating hierarchies via a network,

2   comprising:

3   sending an invitation to one or more entities to join a

4   hierarchy;

5   receiving, from the one or more of the entities, a request to

6   join the hierarchy based upon the invitation; and

7   adding information to the hierarchy.

1   2. The method for creating customer hierarchies via a network

2   according to claim 1, wherein the information comprises a pre-paid account

3   of the sender of the request.

1   3. The method for creating customer hierarchies via a network

2   according to claim 1, wherein the information comprises a post-paid account

3   of the sender of the request.

1   4. The method for   creating customer

2 hierarchies via a network according to claim 1, wherein the information

3 comprises a pre-paid subscription of the sender of the request.

1   5. The method for creating customer hierarchies via a network

2 according to claim 1, wherein the information comprises a post-paid

3 subscription of the sender of the request.

1   6. The method for creating customer hierarchies via a network

2 according to claim 1, wherein the invitation is a pre-paid account level

3 invitation.

1   7. The method for creating customer hierarchies via a network

2 according to claim 1, wherein the invitation is a post-paid account level

3 invitation.

1   8. The method for creating customer hierarchies via a network

2 according to claim 1, wherein the invitation is a pre-paid subscription level

3 invitation.

1   9. The method for creating customer hierarchies via a network

2 according to claim 1, wherein the invitation is a post-paid subscription level

3 invitation.

1   10. The method for creating customer hierarchies via a

2 network according to claim 1, wherein the entities are users and/or owners of

3 pre-paid or post-paid mobile phones.

11. The method for creating customer hierarchies via a network according to claim 1, further comprising:

transferring value between one or more subscriptions.

12. The method for creating customer hierarchies via a network according to claim 1, further comprising:

reloading one or more subscriptions with configurable different values from one or more accounts.

13. The method for creating customer hierarchies via a network according to claim 12, wherein the one or more accounts are associated with different types of subscriptions.

14. The method for creating customer hierarchies via a network according to claim 1, further comprising:

reloading one or more accounts with value from other accounts.

15. A method for creating hierarchies via a network, comprising:

means for sending an invitation to one or more entities to join a hierarchy;

means for receiving, from the one or more of the entities, a request to join the hierarchy based upon the invitation; and

means for adding information to the hierarchy.

16. A method for creating hierarchies via a network, comprising:

3   sending an account   level and/or

4   subscription level invitation to one or more mobile phones to join a hierarchy;

5   receiving, from the one or more mobile phones, a request to

6   join the hierarchy based upon the invitation;

7   adding account and/or subscription information to the

8   hierarchy;

9   transferring value between one or more subscriptions

10   associated with the one or more mobile phones;

11   reloading the one or more subscriptions with configurable

12   different values from one or more accounts; and

13   reloading one or more accounts with value from other

14   accounts.

1   17. The method for creating customer hierarchies via a

2   network according to claim 16, wherein the one or more subscriptions are

3   subscriptions of different types.

1   18. A method for automatically creating hierarchies without

2   human processing via a network, comprising:

3   automatically sending an invitation to one or more entities to

4   join a hierarchy;

5   automatically receiving from the one or more of the entities, a

6   request to join the hierarchy based upon the invitation; and

7   automatically adding information to the hierarchy.

1   19. The method for creating customer hierarchies without

2   human processing via a network according to claim 18, wherein the

3   information comprises a pre-paid account of the sender of the request.

1   20. The method for creating customer

2 hierarchies without human processing via a network according to claim 18,

3 wherein the information comprises a post-paid account of the sender of the

4 request.

1   21. The method for creating customer hierarchies without

2 human processing via a network according to claim 18, wherein the

3 information comprises a pre-paid subscription of the sender of the request.

1   22. The method for creating customer hierarchies without

2 human processing via a network according to claim 18, wherein the

3 information comprises a post-paid subscription of the sender of the request.

1   23. The method for automatically creating customer

2 hierarchies without human processing via a network according to claim 18,

3 wherein the invitation is a pre-paid account level invitation.

1   24. The method for automatically creating customer

2 hierarchies without human processing via a network according to claim 18,

3 wherein the invitation is a post-paid account level invitation.

1   25. The method for automatically creating customer

2 hierarchies without human processing via a network according to claim 18,

3 wherein the invitation is a pre-paid subscription level invitation.

1   26. The method for automatically creating customer

2 hierarchies without human processing via a network according to claim 18,

3 wherein the invitation is a post-paid subscription level invitation.

1   27. The method for   creating customer
2   hierarchies without human processing via a network according to claim 18,
3   wherein the entities are users and/or owners of pre-paid or post-paid mobile
4   phones.

1   28. The method for automatically creating customer
2   hierarchies without human processing via a network according to claim 18,
3   further comprising:
4   automatically transferring value between one or more
5   subscriptions.

1   29. The method for automatically creating customer
2   hierarchies without human processing via a network according to claim 18,
3   further comprising:
4   automatically reloading one or more subscriptions with
5   configurable different values from one or more accounts.

1   30. The method for automatically creating customer
2   hierarchies without human processing via a network according to claim 29,
3   wherein the one or more accounts are associated with different types of
4   subscriptions.

1   31. The method for automatically creating customer
2   hierarchies without human processing via a network according to claim 18,
3   further comprising:
4   automatically reloading one or more accounts with value from
5   other accounts.